

<b>Information to identify the case:</b>			
Debtor 1	<b>Hossein Rezaian</b>		Social Security number or ITIN <b>xxx-xx-5390</b>
	First Name	Middle Name	Last Name
Debtor 2	<b>Afagh Mohammadreza</b>		Social Security number or ITIN <b>xxx-xx-1738</b>
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>District of Utah</b>			
Case number: <b>12-31819 RKM</b>		Chapter 13	Petition date: 9/14/12

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Hossein Rezaian

Afagh Mohammadreza

12/1/17

**By the court:** R. Kimball Mosier  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Hossein Rezaian  
Afagh Mohammadreza  
Debtors

Case No. 12-31819-RKM  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 1088-2

User: fsl  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 42

Date Rcvd: Dec 01, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2017.

db/jdb +Hossein Rezaian, Afagh Mohammadreza, 14029 So. Candy Pull Drive, Draper, UT 84020-7512  
8632762 +Bonded Collection Corp., CS Bond 01, PO Box 1022, Wixom MI 48393-1022  
8496265 Chase Home Finance, PO Box 78420, Phoenix, AZ 85062-8420  
8496268 Dillard's National Bank, PO Box 52051, Phoenix, AZ 85072-2051  
8515840 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410  
8496269 +Integra Telcom, 265 E. 100 So. Suite 200, Salt Lake City, UT 84111-1739  
8549152 +JPMorgan Chase Bank, N.A., c/o Chase Records Center, Attn: Correspondence Mail,  
700 Kansas Lane, Monroe, LA 71203-4774  
10811053 +JPMorgan Chase, National Association, c/o Marlon L. Bates, 15 W. South Temple, Ste 600,  
Salt Lake City, UT 84101-1536  
8496272 M & T Bank Commercial Loans, PO Box 1302, Buffalo, NY 14240-1302  
8544118 +M&T BANK, c/o PITE DUNCAN, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933,  
San Diego, CA 92177-7921  
8496274 +NCB Management Services, Inc., PO Box 1099, Langhorne, PA 19047-6099  
8496275 +PNC Mortgage, PO Box 1820, Dayton, OH 45401-1820  
8496276 RC Willey Home Furnishings, PO Box 410429, Salt Lake City, UT 84141-0429  
8496277 +Shahram Rezaian, 14029 So. Candy Pull Drive, Draper, UT 84020-7512  
8561178 +Utah Labor Commission, Mark E. Medcalf #5404, 160 East 300 South, Fifth Floor,  
PO Box 140857, Salt Lake City, UT 84114-0857

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

8496262 E-mail/Text: bankruptcy@autofinance.com Dec 02 2017 01:24:35 Auto Finance Corporation,  
13085 Hamilton Crossing Blvd., Suite 300, Carmel, IN 46032  
8632760 EDI: AMEREXPR.COM Dec 02 2017 01:18:00 American Express, PO Box 650448,  
Dallas TX 75265-0448  
8496261 EDI: AMEREXPR.COM Dec 02 2017 01:18:00 American Express, PO Box 297804,  
Fort Lauderdale, FL 33329-7804  
8571551 EDI: BECKLEE.COM Dec 02 2017 01:18:00 American Express Bank FSB, c/o Becket and Lee LLP,  
POB 3001, Malvern PA 19355-0701  
8632761 EDI: AMEREXPR.COM Dec 02 2017 01:18:00 American Express Blue Cash, PO Box 981535,  
El Paso TX 79998-1535  
8674378 +EDI: OPHSUBSID.COM Dec 02 2017 01:18:00 Azurea I, LLC, c/o Weinstein & Riley, P.S.,  
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
8496263 EDI: BANKAMER.COM Dec 02 2017 01:18:00 Bank of America, PO Box 5170,  
Simi Valley, CA 93062-5170  
8496264 EDI: CHASE.COM Dec 02 2017 01:18:00 Chase cardmember Services, PO Box 94014,  
Palatine, IL 60094-4014  
8496266 E-mail/Text: WST\_Bankruptcy@cable.comcast.com Dec 02 2017 01:25:03 Comcast,  
1350 Miller Avenue, SLC, UT 84106-3092  
8496267 +E-mail/Text: bankruptcy@discoverdsc.com Dec 02 2017 01:24:33 Dealer Services Corporation,  
1320 City Center Drive, Suite 100, Carmel, IN 46032-3816  
8522323 +EDI: TSYS2.COM Dec 02 2017 01:18:00 Department Stores National Bank/Macy's,  
Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053  
8512380 EDI: RMSC.COM Dec 02 2017 01:18:00 GE Capital Retail Bank,  
Care of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
8496270 +EDI: IRS.COM Dec 02 2017 01:18:00 IRS, Centralized Insolvency Operations, PO Box 7346,  
Philadelphia, PA 19101-7346  
8496271 +E-mail/Text: Bankruptcy@jmlaw.com Dec 02 2017 01:25:22 Johnson Mark LLC, PO Box 7811,  
Sandy, UT 84091-7811  
8496273 +EDI: TSYS2.COM Dec 02 2017 01:18:00 Macy's, PO Box 8053, Mason, OH 45040-8053  
8661780 EDI: BL-BECKET.COM Dec 02 2017 01:18:00 Main Street Acquisition Corp assignee of CHASE,  
BANK USA N A, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
8643124 EDI: PRA.COM Dec 02 2017 01:18:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk VA 23541  
8867923 +E-mail/Text: bncmail@w-legal.com Dec 02 2017 01:24:51 TD BANK USA, N.A.,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
8632763 EDI: WTRRN BANK.COM Dec 02 2017 01:18:00 Target National Bank, PO Box 660170,  
Dallas TX 75266-0170  
8496278 EDI: UTAHTAXCOMM.COM Dec 02 2017 01:18:00 USTC, Attn: Bankruptcy Unit,  
210 North 1950 West, Salt Lake City, UT 84134-7040  
8632764 +EDI: WFFC.COM Dec 02 2017 01:18:00 Wells Fargo, Business Direct Op, PO Box 348750,  
Sacramento CA 95834-8750  
8496279 EDI: WFFC.COM Dec 02 2017 01:18:00 Wells Fargo, ATTN: Recovery Dept, PO BOX 5058,  
Sioux Falls, SD 57117-5058  
8632765 EDI: WFFC.COM Dec 02 2017 01:18:00 Wells Fargo, PO Box 54349, Los Angeles CA 90054-0349  
8662556 +EDI: WFFC.COM Dec 02 2017 01:18:00 Wells Fargo Bank, PO Box 63491 MAC A0143-042,  
San Francisco, Ca 94163-0001  
8514516 +EDI: WFFC.COM Dec 02 2017 01:18:00 Wells Fargo Bank, N.A., Business Direct Division,  
P.O. Box 29482, Phoenix, AZ 85038-9482  
8525304 +EDI: WFFC.COM Dec 02 2017 01:18:00 Wells Fargo Bank, N.A., P.O. Box 10438,  
Des Moines, Iowa 50306-0438  
8504852 +EDI: WFFC.COM Dec 02 2017 01:18:00 Wells Fargo Card Services, 1 Home Campus, 3rd Floor,  
Des Moines, IA 50328-0001

District/off: 1088-2

User: fsl  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 42

Date Rcvd: Dec 01, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr RC Willey Financial Services  
8553570\* +Wells Fargo Bank, N.A., P.O. Box 10438, Des Moines, Iowa 50306-0438  
8527764\* +Wells Fargo Card Services, 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001  
TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 03, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2017 at the address(es) listed below:

James H. Woodall on behalf of Creditor M&T Bank jwoodall@carrwoodall.com,  
angela@carrwoodall.com;brad@carrwoodall.com  
Jesse A.P. Baker on behalf of Creditor M&T Bank ecfutb@aldridgepite.com,  
jrbaker@aldridgepite.com;JPB@ecf.inforuptcy.com  
Justin O. Burton on behalf of Joint Debtor Afagh Mohammadreza justin@rulontburton.com,  
ffej65@gmail.com  
Justin O. Burton on behalf of Debtor Hossein Rezaian justin@rulontburton.com, ffej65@gmail.com  
Lon Jenkins tr ecfmail@chl3ut.org, lneebling@chl3ut.org  
Mark E. Medcalf on behalf of Creditor Utah Labor Commission markmedcalf@agutah.gov  
Mark S. Middlemas on behalf of Creditor JPMorgan Chase Bank, National Association  
LundbergECFmail@Lundbergfirm.com, ecfmaildistgroup@lundbergfirm.com  
Mark S. x2Middlemas on behalf of Creditor JPMorgan Chase Bank, National Association  
LundbergECFmail@Lundbergfirm.com, ecfmaildistgroup@lundbergfirm.com  
Mark S. x4Middlemas on behalf of Creditor JPMorgan Chase Bank, National Association  
ECFmailDistGroup@Lundbergfirm.com, ecfmaildistgroup@lundbergfirm.com  
Marlon L. Bates on behalf of Creditor JPMorgan Chase Bank, National Association  
marlon@scalleyreading.net, cori@scalleyreading.net  
Tom Cook on behalf of Creditor JPMorgan Chase Bank, National Association  
lundbergecfmail@lundbergfirm.com, ecfmaildistgroup@lundbergfirm.com  
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 12